IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/667,851 Confirmation No.: 1381

Applicant : John Eugene Merkley, Jr.

Filed : 9/22/2003

Art Unit : 3684

Examiner: : Jennifer L. Liversedge

Docket (Atty Ref.) No. : 16342D1-US

Title : INTEGRATED FINANCIAL PROCESSING SYSTEM

AND METHOD FOR FACILITATING AN INCENTIVE PROGRAM

Moline, IL 61265

22 February 2010

Commissioner for Patents

P. O. Box 1450

Alexandria VA 22313-1450

Amendment In Reply to Office Action, dated 11/16/2009

Sir:

In reply to the Office Action, dated 11/16/2009, Applicants hereby request a one month extension of time to extend the time for reply from 2/16/10 to 3/16/10 in accordance with 37 C.F.R. § 1.136(a) and the Director or Commissioner of Patents is hereby authorized to charge Deposit Account 04-0525 the applicable fee of \$ 130 under 37 C.F.R. § 1.17(a).

Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.